

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method of ~~managing deductibles~~ determining a renewal deductible for ~~an insurance policies~~ policy, the method comprising:

providing a plurality of interrelated tables from a storage device to a microprocessor of a computer system;

providing a plurality of policy variables for each table to the microprocessor;

providing a first key reference in a first table to the microprocessor, the first key reference identifying a first specific group of the policy variables;

retrieving a current deductible associated with the insurance policy;

matching the first key reference to a second table by the microprocessor, wherein the first key reference ~~identifying~~ identifies a second specific group of the policy variables and a plurality of additional key references, the plurality of additional key references including an available deductible key reference and a new deductible key reference, and wherein the second table including includes a default deductible, ~~an available deductible key reference, and a new deductible key reference~~ and a new deductible indicator having either a positive state or a negative state;

matching the ~~plurality of additional available deductible key references~~ reference to a ~~plurality of respective additional tables~~ third table by the microprocessor, ~~the additional key references identifying a plurality of additional specific groups of variables~~ wherein the third table includes a set of available deductibles;

matching the new deductible key reference to a fourth table by the microprocessor, wherein the fourth table comprises a set of old deductibles mapped to a set of new deductibles;

accessing, by the microprocessor, the second table using the first key reference to retrieve the default deductible and the new deductible indicator;

accessing, by the microprocessor, the third table using the available deductible key reference to retrieve the set of available deductibles;

accessing, by the microprocessor, the fourth table using the new deductible key reference to retrieve the set of old deductibles and the set of new deductibles;

comparing, by the microprocessor, the default deductible with a current deductible to generate a result; and

determining, by the microprocessor, a deductible amount for a related policy renewal based on the result of the comparing the default deductible with the current deductible, wherein if the default deductible is less than the current deductible, then using the current deductible to determine the deductible amount, and otherwise using the default deductible to determine the deductible amount

determining, by the microprocessor, that the default deductible is less than the current deductible for the insurance policy;

setting the renewal deductible equal to the current deductible if the new deductible indicator is in the negative state and the set of available deductibles includes the current deductible; and

mapping the current deductible to one of the set of new deductibles in the fourth table and setting the renewal deductible equal to the one of the set of new deductibles if the new deductible indicator is in the positive state and if the set of old deductibles includes the current deductible.

2. (Previously Presented) The method as defined in claim 1 further comprising:

in the first table, providing a geographical variable, a transaction variable and an effective policy date variable.

3. (Previously Presented) The method as defined in claim 2 further comprising:

in the second table, providing a first deductible variable and a second deductible variable.

4. (Currently Amended) The method as defined in claim 3 further comprising:

~~in one of the additional tables,~~ providing variables distinguishing deductibles available to the policies.

5. (Currently Amended) The method as defined in claim 3 further comprising:

~~in one of the additional tables,~~ providing variables identifying change from the default deductible to the current deductible.

6. (Currently Amended) The method as defined in claim 1 wherein ~~the first table controls an initial placement of the first key reference on the second table~~ the second specific group of policy variables includes the new deductible indicator.

7. (Canceled)

8. (Currently Amended) The method as defined in ~~claim 7~~ claim 1 wherein ~~the additional tables respectively provide~~ further comprising providing variables distinguishing deductibles available to the policies and identifying change from the default deductible to the current deductible.

9. (Currently Amended) A ~~tangible non-transitory~~ computer-readable medium comprising ~~computer-executable~~ a plurality of instructions, which, when executed by a processor, cause the processor to determine a renewal deductible for an insurance policy, the plurality of instructions comprising:

providing a plurality of interrelated tables including a first table, a second table including an available deductible key reference and a new deductible key reference, and a third

table including a set of available deductibles, and a fourth table including a set of old deductibles mapped to a set of new deductibles;

providing a plurality of policy variables in each table;

providing a first key reference in the first table for identifying a first specific group of the policy variables;

instructions that cause the processor to retrieve a current deductible associated with the insurance policy;

accessing the second table using the first key reference to retrieve a default deductible, wherein the second table includes an available deductible key reference and a new deductible key reference;

comparing the default deductible with a current deductible to generate a result;

and

determining a deductible amount for a related policy renewal based on the result of the comparing the default deductible with the current deductible, wherein if the default deductible is less than the current deductible, then using the current deductible to determine the deductible amount, and otherwise using the default deductible to determine the deductible amount, wherein the variables in the first table include a geographical variable, a transaction variable and an effective policy date variable;

wherein the variables in the second table include first deductible variables and second deductible variables; and

wherein the variables in the third table distinguishes deductibles available to the policies

instructions that cause the processor to retrieve a default deductible and a new deductible indicator having either a positive state or a negative state from the second table using the first key reference;

instructions that cause the processor to retrieve the set of available deductibles from the third table using the available deductible key reference;

instructions that cause the processor to retrieve the set of old deductibles and the set of new deductibles from the fourth table using the new deductible key reference;

instructions that cause the processor to determine that the default deductible is less than the current deductible for the insurance policy;

instructions that cause the processor to set the renewal deductible equal to the current deductible if the new deductible indicator is in the negative state and the set of available deductibles includes the current deductible; and

instructions that cause the processor to map the current deductible to one of the set of new deductibles in the fourth table and set the renewal deductible equal to the one of the set of new deductibles if the new deductible indicator is in the positive state and if the set of old deductibles includes the current deductible.

10. (Canceled)

11. (Currently Amended) The non-transitory computer-readable medium as defined in claim 9 wherein the first key reference identifies a first specific group of variables.

12. (Currently Amended) The non-transitory computer-readable medium as defined in claim 11 wherein the first key reference is matched to the second table.

13. (Currently Amended) The non-transitory computer-readable medium as ~~identified~~ defined in claim 12 wherein the first key reference identifies a second specific group of variables and a plurality of additional key references.

14. (Currently Amended) The non-transitory computer-readable medium as ~~identified~~ defined in claim 13 wherein the plurality of additional key references are matched to a plurality of respective additional tables.

15. (Currently Amended) An information handling system for ~~managing deductibles~~ determining a renewal deductible for an insurance policy, the information handling system comprising:

a storage device storing a program;

a processor coupled to the storage device and operative with the program for processing data in a plurality of interrelated tables[[:]], wherein the processor is operable to execute instructions of the program, the instructions comprising:

providing a plurality of policy variables in each table;

providing a first key reference in a first table, the first key reference identifying a first specific group of the policy variables ~~the variables in a first table include a geographical variable, a transaction variable, an effective policy date variable, and a first key reference;~~

retrieving a current deductible associated with the insurance policy;

using the first key reference to identify a second specific group of the policy variables in a second table including first deductible variables and second deductible variables being accessed using the first key reference, wherein the second table includes a default deductible, an available deductible key reference, [[and]] a new deductible key reference, and a new deductible indicator having either a positive state or a negative state wherein the deductible variables determine a deductible amount for a related policy renewal based on a comparison of a default deductible with a current deductible, wherein if the default deductible is less than the current deductible as determined by the comparison, then the deductible amount is based on the current deductible and otherwise then the deductible amount is based on the default deductible; and

the variables in a further table distinguishing deductibles available to the policies using the available deductible reference to identify a set of available deductibles in a third table;

using the new deductible reference key to identify a set of old deductibles mapped to a set of new deductibles;

retrieving the default deductible and the new deductible indicator from the second table;

retrieving the set of available deductibles from the third table using the processor and the available deductible key;

retrieving the set of old deductibles and the set of new deductibles from the fourth table using the processor and the new deductible key;

determining, using the processor, that the default deductible is less than the current deductible for the insurance policy;

setting the renewal deductible equal to the current deductible if the new deductible indicator is in the negative state and the set of available deductibles includes the current deductible; and

mapping the current deductible to one of the set of new deductibles in the fourth table and setting the renewal deductible equal to the one of the set of new deductibles if the new deductible indicator is in the positive state and if the set of old deductibles includes the current deductible.

16. (Canceled)

17. (Previously Presented) The system as defined in claim 15 wherein the first key reference identifies a first specific group of variables.

18. (Previously Presented) The system as defined in claim 17 wherein the first key reference is matched to the second table.

19. (Previously Presented) The system as identified in claim 18 wherein the first key reference identifies a second specific group of variables and a plurality of additional key references.

20. (Previously Presented) The system as identified in claim 19 wherein the plurality of additional key references are matched to a plurality of respective additional tables.